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Banking & Payment Services



When it comes to innovation, the UK's banking leaders are ahead of the pack. But one High Street giant isn't complacent. It knows that if it is to maintain its premier position in the competitive banking world, it must continue to concentrate its efforts on the customer service, innovation and quality that have enabled it to build a brand image that has stood the test of time.

Continuing a commitment to cards innovation

Keen to maintain its reputation as a leader and innovator, it wanted to broaden contactless acceptance and drive the adoption of user-friendly cutting-edge devices with the wow factor. It opted to roll out wearable payments devices to selected customers in 2014 before mass deployment in 2015.

The big player turned to Thales to support its ambitions for a device that would be reliable, quick, innovative and easy to use – even on the beach, at a sporting event or a festival.

Solution

In 2014, the High Street giant launched prepay contactless wristbands targeted at festival goers. They could be purchased online for home delivery via mail or collection from an event. The devices could be used for purchases of up to £20 at participating merchants and for travel on the London Underground. They have since been deployed for a number of programs and in several designs, including special ones for certain sports teams and festivals.

Feedback from users was positive: they loved the technology's ability to provide fast-track access to an event, make swift and secure contactless payments, and unlock special experiences on the day. What's more, they could continue to use their wristband after the event at hundreds of thousands of retailers across the UK.

In 2015, Thales helped it go a step further with a second-generation payment product. This was mass launched and marketed solely on its innovative qualities. It is now available for purchase in conjunction with a wristband, fob or sticker.

Each wristband and fob includes an easy to insert MicroTag. Innovation didn't stop with the tag.

The wristband links to most major debit and credit cards. Users can connect their cell phone to the bank's app to top up and manage their device, and can pay for anything £20 and under at any merchant where they see the contactless symbol.

The mass launch of the program was backed up by an advertising campaign, on billboards and public transport, including on buses, wraparounds on subway ticket gates, on escalators and on the trains themselves.

Collaboration with partners has been a key part of the success of this product. In addition to Thales's technical innovation, the bank relied on a number of established fashion brands to reach customers. It worked with TopShop to roll out fun and colorful accessories such as wristbands, keyrings, phone cases and stickers. It also joined forces with Lyle & Scott, which showed the potential of wearable payments technology and how customers could customize it to fit conveniently and easily into their everyday lives.

The Thales solution

Thales provided a solution, which is part of its contactless portfolio that includes Thales Gemalto Contactless Sticker, Wearable MiniTag and the Thales Gemalto Wearable MicroTag.

Thales technology

Thales's wearable MiniTag and MicroTag combine Thales's expertise in a small EMV contactless card with an integrated antenna. This tiny contactless card can be inserted into lots of different devices. It is produced in ISO card format for easy personalization and is certified by all major payment associations with the EMV specification (Visa VCPS2.1 and MasterCard M/Chip). It is multiapplication and ideal for payment, access control, transport and loyalty applications.

Thales Gemalto Contactless Sticker is a full contactless sticker which has an antenna and an adhesive liner and measures 33mm x 51mm. It is certified by MasterCard and Visa and can be used for MasterCard M/Chip 4 PayPass, Visa Dual VSDC V3 and Pure 3.02. It is designed for loyalty (MPCOS) and transport (MIFARE 1K, Calypso) applications.

Results

It's not long since the start of mass deployment and the bank's customers have already given the technology a big thumbs up. They love it because it is always with them, and they can choose the color and branding of the team they support or the event they are attending. And they enjoy being able to use this innovative first step towards wearable payment. Positive reaction has made it into the twittersphere with tweets including:

"I spent more time queuing to use it than actually using it, so it gets a thumbs up so far! My favorite reaction was from a young chap in a coffee shop who asked me, "did you just beep your wrist?" and I even got a "Wow" from the staff!"



TECHNICAL SPECIFICATIONS

Customer needs

The UK giant wanted its payments business to continue to be seen as innovative. It needed a solution that would help it maintain its position as a leader and innovator in the payments cards sector and encourage its customers to embrace contactless technology.

Solution

Thales Gemalto MicroTag in a wearable device and the Thales Gemalto Contactless Sticker.

Outcome

Thales's technology is encouraging more people to make contactless payments by demonstrating how easy and user friendly the technology is. Starting with a limited contactless wristband program in 2014, the bank moved to a mass launch of the technology in 2015. The technology is available as a wristband, fob or sticker.

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